

Certificate Number: 05781-PAW-DE-039147872

Bankruptcy Case Number: 19-22643



05781-PAW-DE-039147872

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2024, at 10:49 o'clock AM PST, Derek Kovalcin completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 11, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President